

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Sean Bernard Levadoski  
Rebecca Marie Levadoski  
Debtors

Case No. 15-04388-RNO  
Chapter 13

District/off: 0314-5  
Date Rcvd: Feb 18, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2021:**

Recip ID	Recipient Name and Address
db/jdb	Sean Bernard Levadoski, Rebecca Marie Levadoski, 545 Front St, Warrior Run, PA 18706-1129
cr	+ Carrington Mortgage Services, LLC (servicing right, c/o Prober & Raphael, A Law Corporation, 1600 South Douglass Road, Anaheim, CA 92806-5948
4707429	ATT, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
4750758	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
5297652	+ Carrington Mortgage Services LLC et al, c/o Kristen D. Little, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
4707436	+ Dish Network, 800 SW 39th St, Renton, WA 98057-4927
4707439	+ Ge Capital Retail Bank, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
4707440	+ Ge Money Retail Bank, 4340 S Monaco St Unit 2, Denver, CO 80237-3485
4707441	Geisinger Health System, PO Box 27727, Newark, NJ 07101-7727
4707442	Geisinger Wyoming Valley, 3 Cityplace Dr Ste 690, Saint Louis, MO 63141-7089
4707443	Hsbc Bank Nevada, PO Box 27288, Tempe, AZ 85285-7288
4707428	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
4707427	Levadoski Rebecca Marie, 545 Front St, Warrior Run, PA 18706-1129
4707426	Levadoski Sean Bernard, 545 Front St, Warrior Run, PA 18706-1129
4707451	Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
4710075	++ SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 address filed with court:, Sprint Corp., Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
4707455	Service Electric, 15 J Campbell Collins Dr, Wilkes Barre, PA 18702-6636
4707461	Vivint/Apx Alarm, 313 E 1200 S, Orem, UT 84058-6972
4707462	Warrior Run Sewer O&M Account, PO Box 2779, Wilkes Barre, PA 18703-2779
4707464	Wyoming Valley Sanitary Authority, PO Box 33A, Wilkes-Barre, PA 18703

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Feb 18 2021 23:53:00	PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
4752622	+ EDI: CINGMIDLAND.COM	Feb 18 2021 23:53:00	AT&T Mobility II LLC, % AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
4730898	EDI: AIS.COM	Feb 18 2021 23:53:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4753046	EDI: BANKAMER.COM	Feb 18 2021 23:53:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
4707430	EDI: BANKAMER.COM	Feb 18 2021 23:53:00	Bk of Amer, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712

4707433	EDI: CAPITALONE.COM	Feb 18 2021 23:53:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
4707431	Email/PDF: resurgentbknotifications@resurgent.com	Feb 18 2021 19:54:44	Cach, LLC, PO Box 10587, Greenville, SC 29603-0587
4707432	EDI: CAPITALONE.COM	Feb 18 2021 23:53:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
4712481	EDI: CAPITALONE.COM	Feb 18 2021 23:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4816756	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 18 2021 19:39:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
4816757	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 18 2021 19:39:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
4707434	Email/Text: bankruptcy@cavps.com	Feb 18 2021 19:39:00	Cavalry Portfolio Serv, PO Box 27288, Tempe, AZ 85285-7288
4711352	+ Email/Text: bankruptcy@cavps.com	Feb 18 2021 19:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4707435	+ EDI: CONVERGENT.COM	Feb 18 2021 23:53:00	Convergent Outsourcing, 800 SW 39th St, Renton, WA 98057-4927
4707437	Email/Text: bknotice@ercbpo.com	Feb 18 2021 19:39:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
4707438	+ EDI: AMINFOFP.COM	Feb 18 2021 23:53:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
4707444	EDI: PARALONMEDCREDIT	Feb 18 2021 23:53:00	Medicredit, Inc, PO Box 411187, Saint Louis, MO 63141-3187
4707445	EDI: MID8.COM	Feb 18 2021 23:53:00	Midland Credit Management, Inc, PO Box 60578, Los Angeles, CA 90060-0578
4707446	Email/Text: cowens@nationwideacceptance.com	Feb 18 2021 19:39:00	Nationwide Acceptance, 105 Decker Ct Ste 725, Irving, TX 75062-2815
4707448	EDI: AGFINANCE.COM	Feb 18 2021 23:53:00	OneMain Financial, PO Box 70911, Charlotte, NC 28272-0911
4707447	EDI: AGFINANCE.COM	Feb 18 2021 23:53:00	Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
4707449	Email/Text: bankruptcynotices@psecu.com	Feb 18 2021 19:39:00	P S E C U, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
4707450	Email/Text: bankruptcynotices@psecu.com	Feb 18 2021 19:39:00	PA Sta Empcu, 1 Credit Union Pl, Harrisburg, PA 17110-2912
4732923	+ Email/Text: csc.bankruptcy@amwater.com	Feb 18 2021 19:39:00	PENNSYLVANIA AMERICAN WATER, PO BOX 578, ALTON, IL 62002-0578
4925308	EDI: PRA.COM	Feb 18 2021 23:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4925309	EDI: PRA.COM	Feb 18 2021 23:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4733136	EDI: PRA.COM	Feb 18 2021 23:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4725673	+ Email/Text: bankruptcynotices@psecu.com	Feb 18 2021 19:39:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4707453	+ EDI: PRA.COM	Feb 18 2021 23:53:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

4720578	EDI: Q3G.COM	Feb 18 2021 23:53:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4710075	EDI: AISSPRINT	Feb 18 2021 23:53:00	Sprint Corp., Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
4707454	EDI: RMSC.COM	Feb 18 2021 23:53:00	Sams Club / Gemb, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
4707456	EDI: RMSC.COM	Feb 18 2021 23:53:00	Syncb/Sams Club, PO Box 965005, Orlando, FL 32896-5005
4752551	EDI: RMSC.COM	Feb 18 2021 23:53:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
4709317	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 18 2021 20:00:03	U.S. Department of Housing and Urban Development, U.S. Department of Housing and Urban Dev, 451 7th Street S.W., Washington, DC 20410-0002
4707457	Email/Text: bkrcy@ugi.com	Feb 18 2021 19:39:00	UGI Penn Natural Gas, Inc, PO Box 15533, Wilmington, DE 19886-5533
4707458	Email/Text: bkrcy@ugi.com	Feb 18 2021 19:39:00	UGI Utilities, Inc., Electric Service, PO Box 15523, Wilmington, DE 19886-5523
4730747	Email/Text: bkrcy@ugi.com	Feb 18 2021 19:39:00	UGI Utilities, Inc., PO Box 13009, Reading, PA 19612-3009
4707459	EDI: VERIZONCOMB.COM	Feb 18 2021 23:53:00	Verizon, 500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225
4707460	EDI: VERIZONCOMB.COM	Feb 18 2021 23:53:00	Verizon Wireless, PO Box 49, Lakeland, FL 33802-0049
4707463	EDI: BLUESTEM	Feb 18 2021 23:53:00	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
4707452	##	Perfection Collection, 313 E 1200 S, Orem, UT 84058-6972

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 20, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
Jason Brett Schwartz	on behalf of Creditor BANK OF AMERICA N.A. JSchwartz@mesterschwartz.com
Jason Paul Provinzano	on behalf of Debtor 2 Rebecca Marie Levadoski MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Jason Paul Provinzano	on behalf of Debtor 1 Sean Bernard Levadoski MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Joshua I Goldman	on behalf of Creditor BANK OF AMERICA N.A. josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Kristen D Little	on behalf of Creditor Carrington Mortgage Services LLC as servicer for Bank of America N.A. pabk@logs.com, klittle@logs.com;logsecf@logs.com
Thomas I Puleo	on behalf of Creditor BANK OF AMERICA N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Sean Bernard Levandoski</b>	Social Security number or ITIN    xxx-xx-1227 EIN    -----
First Name    Middle Name    Last Name		
Debtor 2 (Spouse, if filing)	<b>Rebecca Marie Levandoski</b>	Social Security number or ITIN    xxx-xx-5212 EIN    -----
First Name    Middle Name    Last Name		
United States Bankruptcy Court	Middle District of Pennsylvania	
Case number:	<b>5:15-bk-04388-RNO</b>	

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sean Bernard Levandoski  
aka Sean B. Levandoski, aka Sean Levandoski

Rebecca Marie Levandoski  
aka Rebecca Levandoski, aka Rebecca M. Levandoski, fka Rebecca Marie Brown, fka Rebecca Marie Burridge

2/18/21

**By the court:** Robert N. Opel II  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**